

## UNITED STATES BANKRUPTCY COURT

EASTERN District of MICHIGAN

In re DAVID AND LISA D BOWLING  
DebtorCase No. 10-54717

Chapter 13

**Notice of Mortgage Payment Change**

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC MORTGAGE, A DIVISION OF PNC BANKCourt claim no. (if known): 7Last four digits of any number  
you use to identify the debtor's  
account:2 2 3 0

Date of payment change:

08, 01, 13Must be at least 21 days after date of  
this notice

New total payment:

\$ 1012.48

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

☐

No

☒

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 262.09New escrow payment: \$ 228.14**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒

No

☐

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒

No

☐

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☒ I am the creditor. ☐ I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x Brandie Peets  
Signature

Date 06 / 26 / 2013

Print:

BRANDIE PEETS

First Name Middle Name Last Name

Title

Bankruptcy Specialist

Company

PNC Mortgage, a division of PNC Bank, NA

Address

3232 Newmark Drive

Number Street

Miamisburg

OH

45342

City

State

ZIP Code

Contact phone

(866) 754 - 0659

Email

DAVID BOWLING                      2230  
 LISA D BOWLING  
 5170 WARMERIAR RD  
 WHITE LAKE                      MI 48383

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

## ACCOUNT HISTORY

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM  
 04/01/10 THROUGH 07/31/13.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE PAST YEAR WAS  
 1,046.43 OF WHICH 784.34 WAS FOR PRINCIPAL AND INTEREST  
 AND 262.09 WENT INTO YOUR ESCROW ACCOUNT.

MO	PROJ ESCROW DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
	STARTING BALANCE					1374.83	434.44-
APR	262.09	*	48.66	FHA/RBP	48.66	1588.26	483.10-
APR			869.00	HAZARD INS	*	719.26	483.10-
APR				HAZARD INS	869.00*	719.26	1352.10-
MAY	262.09	*	48.66	FHA/RBP	*	932.69	1352.10-
MAY				FHA/RBP	47.69*	932.69	1399.79-
JUN	262.09	*	48.66	FHA/RBP	*	1146.12	1399.79-
JUN				FHA/RBP	47.69*	1146.12	1447.48-
JUL	262.09	*	48.66	FHA/RBP	*	1359.55	1447.48-
JUL				FHA/RBP	47.69*	1359.55	1495.17-
AUG	262.09	*	48.66	FHA/RBP	*	1572.98	1495.17-
AUG			1146.12	CITY TAX	819.73*	426.86	2314.90-
AUG				FHA/RBP	47.69*	426.86	2362.59-
SEP	262.09	*	48.66	FHA/RBP	*	640.29	2362.59-
SEP				FHA/RBP	47.69*	640.29	2410.28-
OCT	262.09	*	48.66	FHA/RBP	*	853.72	2410.28-
OCT				FHA/RBP	47.69*	853.72	2457.97-
NOV	262.09	524.18 *	48.66	FHA/RBP	*	1067.15	1933.79-
NOV				FHA/RBP	47.69*	1067.15	1981.48-
DEC	262.09	524.18 *	48.66	FHA/RBP	*	1280.58	1457.30-

MO	PROJ ESCROW DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
DEC			545.94	CITY TAX	534.96*	734.64	1992.26-
DEC				FHA/RBP	47.69*	734.64	2039.95-
JAN	262.09	524.18 *	48.66	FHA/RBP	*	948.07	1515.77-
JAN				FHA/RBP	47.69*	948.07	1563.46-
FEB	262.09	*	48.66	FHA/RBP	*	1161.50	1563.46-
FEB				FHA/RBP	47.69*	1161.50	1611.15-
MAR	262.09	*	48.66	FHA/RBP	*	1374.93	1611.15-
MAR				FHA/RBP	47.69*	1374.93	1658.84-
APR		262.09 *		FHA/RBP	47.69*	1374.93	1444.44-
APR				HAZARD INS	869.00*	1374.93	2313.44-
MAY		524.18 *		FHA/RBP	46.65*	1374.93	1835.91-
JUN				FHA/RBP	46.65*	1374.93	1882.56-
JUL				FHA/RBP	46.65*	1374.93	1929.21-
AUG		262.09 *		FHA/RBP	46.65*	1374.93	1713.77-
AUG				CITY TAX	751.97*	1374.93	2465.74-
SEP		262.09 *		FHA/RBP	46.65*	1374.93	2250.30-
OCT		524.18 *		FHA/RBP	46.65*	1374.93	1772.77-
NOV				FHA/RBP	46.65*	1374.93	1819.42-
DEC		524.18 *		FHA/RBP	46.65*	1374.93	1341.89-
DEC				CITY TAX	499.83*	1374.93	1841.72-
JAN		262.09 *		FHA/RBP	46.65*	1374.93	1626.28-
FEB		262.09 *		FHA/RBP	46.65*	1374.93	1410.84-
MAR		262.09 *		FHA/RBP	46.65*	1374.93	1195.40-
APR		262.09 *		FHA/RBP	46.65*	1374.93	979.96-
APR				HAZARD INS	869.00*	1374.93	1848.96-
MAY		262.09 *		FHA/RBP	45.56*	1374.93	1632.43-
JUN		262.09 *		FHA/RBP	45.56*	1374.93	1415.90-
JUL		262.09 *		FHA/RBP	45.56*	1374.93	1199.37-
AUG		262.09 *		FHA/RBP	45.56*	1374.93	982.84-
AUG				CITY TAX	605.82*	1374.93	1588.66-
SEP		262.09 *		FHA/RBP	45.56*	1374.93	1372.13-
OCT		786.27 *		FHA/RBP	45.56*	1374.93	631.42-
NOV				FHA/RBP	45.56*	1374.93	676.98-
DEC				FHA/RBP	45.56*	1374.93	722.54-
DEC				CITY TAX	457.07*	1374.93	1179.61-
JAN		262.09 *		FHA/RBP	45.56*	1374.93	963.08-

MO	PROJ ESCROW DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
FEB		262.09 *		FHA/RBP	45.56*	1374.93	746.55-
MAR		262.09 *		FHA/RBP	45.56*	1374.93	530.02-
APR		262.09 *		FHA/RBP	45.56*	1374.93	313.49-
MAY		262.09 *		FHA/RBP	44.40*	1374.93	95.80-
MAY				HAZARD INS	1025.00*	1374.93	1120.80-
JUN		3669.26 *Y		FHA/RBP	44.40*Y	1374.93	2504.06
JUL		262.09 *Y		FHA/RBP	44.40*Y	1374.93	2721.75

LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ACCOUNT WOULD BE MADE DURING THIS PERIOD EQUALING 3,144.98. UNDER FEDERAL LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 426.86 (NO MORE THAN TWICE LAST YEARS PROJECTED MONTHLY ESCROW PAYMENT), UNLESS YOUR MORTGAGE CONTRACT OR STATE LAW SPECIFIES A LOWER AMOUNT. UNDER YOUR MORTGAGE CONTRACT AND STATE LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 426.86.

AN ASTERISK (\*) INDICATES A DIFFERENCE FROM A PREVIOUS ESTIMATE EITHER IN THE DATE OR THE AMOUNT. IF YOU WANT A FURTHER EXPLANATION, PLEASE CALL OUR TOLL-FREE NUMBER.

## ACCOUNT PROJECTION

MORTGAGE INS : 532.80  
 CITY TAX : 1,062.89  
 HAZARD INS : 1,142.00  
 -----  
 ANNUAL DISBURSEMENTS : 2,737.69  
 2,737.69 / 12 = 228.14 ESCROW PAYMENT

MO	PAYMENTS TO	PAYMENTS FROM	DESCRIPTION	CURRENT BAL PROJECTION	REQUIRED BAL PROJECTION
			BALANCE AS OF 07/31/13.....	2,721.75	789.56
AUG	228.14	44.40	FHA/RBP	2,905.49	973.30
AUG		605.82	CITY TAX	2,299.67	367.48
SEP	228.14	44.40	FHA/RBP	2,483.41	551.22
OCT	228.14	44.40	FHA/RBP	2,667.15	734.96
NOV	228.14	44.40	FHA/RBP	2,850.89	918.70
DEC	228.14	44.40	FHA/RBP	3,034.63	1,102.44
DEC		457.07	CITY TAX	2,577.56	645.37
JAN	228.14	44.40	FHA/RBP	2,761.30	829.11
FEB	228.14	44.40	FHA/RBP	2,945.04	1,012.85
MAR	228.14	44.40	FHA/RBP	3,128.78	1,196.59
APR	228.14	44.40	FHA/RBP	3,312.52	1,380.33
MAY	228.14	44.40	FHA/RBP	3,496.26	1,564.07
MAY		1,142.00	HAZARD INS	2,354.26	422.07
JUN	228.14	44.40	FHA/RBP	2,538.00	605.81
JUL	228.14	44.40	FHA/RBP	2,721.74	789.55

THE EXPECTED AMOUNT IN YOUR ESCROW ACCOUNT IS 2,721.75 . YOUR  
 STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE 789.56 .

THIS MEANS YOU HAVE A SURPLUS OF 1,932.19. THIS SURPLUS MUST BE  
 RETURNED TO YOU UNLESS IT IS LESS THAN \$50, IN WHICH CASE WE HAVE THE  
 ADDITIONAL OPTION OF KEEPING IT AND LOWERING YOUR PAYMENTS ACCORDINGLY.  
 DUE TO THE DELINQUENT STATUS OF YOUR ACCOUNT, WE ARE HOLDING THE  
 SURPLUS.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE  
1,012.48 OF WHICH 784.34 WILL BE FOR PRINCIPAL AND  
INTEREST AND 228.14 WILL GO INTO YOUR ESCROW ACCOUNT.

## NEW PAYMENT INFORMATION

PRINCIPAL AND INTEREST	784.34
ESCROW PAYMENT	228.14

NEW PAYMENT EFFECTIVE 08/01/13 1,012.48

KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR  
ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.

**CERTIFICATE OF SERVICER**

**I HEREBY CERTIFY** that on this 26<sup>th</sup> of June 2013, a copy of the foregoing Notice of Mortgage Payment Change has been served upon the following parties in interest, via either electronic mail or first class mail postage prepaid:

**DAVID BOWLING  
LISA D BOWLING  
5170 WARMBRIAR RD  
WHITE LAKE MI 48383**

**TAMMY L TERRY  
TRUSTEE  
535 GRISWOLD STE 2100  
DETROIT MI 48226**

**JESSE R SWEENEY  
ATTY AT LAW  
30555 SOUTHFIELD STE 400  
SOUTHFIELD MI 48076**

/S/Brandie Peets, Bankruptcy Specialist

PNC Mortgage  
3232 Newmark Dr  
Miamisburg OH 45342  
(866) 754-0659  
Fax: (937) 910-9405